

Ginger Roberts - Search Report

?show files;ds

File 348:EUROPEAN PATENTS 1978-2001/Sep W02

(c) 2001 European Patent Office

File 349:PCT Fulltext 1983-2001/UB=20010906, UT=20010830

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	52734	CARD? ?
S2	3577	CARDHOLDER? ? OR CARD()HOLDER? ? OR ACCOUNT()HOLDER? ? OR - ACCOUNTHOLDER? ? OR NAME(4N) (ACCOUNT OR ACCOUNTHOLDER OR CARD- HOLDER OR CARD)
S3	1040394	MACHINE OR COMPUTER OR OTHER()ENTITY OR OTHER OR "NOT"(2W)- S2 OR COMPANY OR ISSUER OR BUSINESS
S4	115043	(SELECT? OR CHOOS? OR PICK? OR CUSTOMI? OR DESIGNAT? OR AS- SIGN? OR GENERAT?) (5N) (NAME OR IDENTIFIER? ? OR CODE? ? OR NU- MBER? ?)
S5	359	(SELECT? OR CHOOS? OR PICK? OR CUSTOMI? OR DESIGNAT? OR AS- SIGN? OR GENERAT?) (5N)S2
S6	142476	(SELECT? OR CHOOS? OR PICK? OR CUSTOMI? OR DESIGNAT? OR AS- SIGN? OR GENERAT?) (5N)S3
S7	71948	TWO()PART? ? OR 2()PART? ? OR (FIRST(2W)PART? ?(8N)SECOND(- 2W)PART? ?) OR (PART()A(8N)PART()B) OR (FIRST()HALF(8N)SECOND- ()HALF)
S8	1	S1(S)S4(S)S5(S)S6(S)S7
S9	672	S4(S)S7
S10	33	S1(S)S9
S11	3529	S1(S)S4
S12	254	S2(S)S11
S13	7	S7(S)S12
S14	229	S1(S)S5
S15	40	S6(S)S14
S16	38	S15 NOT (S10 OR S13)
S17	7	S8 OR S13
S18	1	S16 AND IC=H04L
S19	14	S16 AND IC=G06F
S20	14	S19 NOT S17
?		

?t17/5,k/all

17/5,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00774520 **Image available**

**ELECTRONIC PURCHASE OF GOODS OVER A COMMUNICATION NETWORK INCLUDING
PHYSICAL DELIVERY WHILE SECURING PRIVATE AND PERSONAL INFORMATION
ACHAT ELECTRONIQUE DE BIENS SUR UN RESEAU DE COMMUNICATION COMPRENANT UNE
LIVRAISON PHYSIQUE TOUT EN ASSURANT LA SECURITE DES INFORMATIONS
PRIVEES ET A CARACTERE PERSONNEL**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200108066 A1 20010201 (WO 0108066)
Application: WO 2000US19888 20000720 (PCT/WO US0019888)
Priority Application: US 99360812 19990726

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 35812

English Abstract

A method and system which enable a first party computers (106), and a second party merchants, represented by a second party computers (110) through a proxy server computer (108) and a proxy software (114). The computer (108) represents a proxy party or proxy system operator. A third party, represented by a third party computer (116), pays (credits) second party merchants for respective goods purchased by first party customers and debits the accounts of respective first party customers.

French Abstract

L'invention concerne un procede et un systeme permettant de relier une premiere partie ordinateurs (106) et une deuxieme partie commercants, laquelle est representee par une deuxieme partie ordinateurs (110) par l'intermediaire d'un ordinateur de serveur mandataire (108) et d'un logiciel mandataire (114). L'ordinateur (108) represente une partie mandataire ou un operateur systeme mandataire. Une troisieme partie, representee par une troisieme partie ordinateur (116), paye (credite) la deuxieme partie commercants pour les biens respectifs achetes par la premiere partie clients, puis elle debite les comptes respectifs des

clients.

Legal Status (Type, Date, Text)

Publication 20010201 A1 With international search report.

Examination 20010525 Request for preliminary examination prior to end of
19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... on behalf of the user. Alternatively, the proxy may not have the
user's true **name** and **account** information, and the user's bank (a
third or fourth party) may link the user...

...party from the financial aspects of the transaction, i.e., provide for
payment to a **second party** and debit a **first party** directly.

Regardless of whether the proxy party is in the payment and
responsibility chain, it...

17/5,K/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00754011 **Image available**

FINANCIAL SERVICES PAYMENT VEHICLE AND METHOD

MOYEN DE PAIEMENT DE SERVICES FINANCIERS ET METHODE AFFERENTE

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200067411 A2 20001109 (WO 0067411)

Application: WO 99US30830 19991227 (PCT/WO US9930830)

Priority Application: US 99302218 19990429; WO 99US23502 19991013

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: H04L

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 16378

English Abstract

A financial services payment vehicle is disclosed having a database
stored on a computer readable media, the database including records

associated with a plurality of active financial services **card** accounts, one of the financial services **card** **account** records having a **name** representing a **cardholder** for purposes of using the **account**, the **name** having a **first part selected** by the **cardholder** and a **second part** selected by a second party unrelated to the **cardholder**. A financial services method is also disclosed involving selecting a first part of a **cardholder name** for an **account** which would appear on a financial services **card** if a physical **card** is issued, accepting an unrelated entity's selection of a second part of the **cardholder name** for the **account** such that a use of the account will result in a provision of the **first part** in place of a first name and the **second part** in place of a surname. An additional financial services method is disclosed involving a using step for making a purchase with a financial services **card**, the financial services **card** including a **cardholder name** having a first part **selected** in a first selecting step by an individual in whose **name** the financial services **card** is registered, and a second part selected in a second selecting step, the second part identifying an entity other than the individual.

French Abstract

Ce moyen de paiement de services financiers possede une base de donnees stockee dans des supports lisibles par ordinateur, laquelle base de donnees comporte des enregistrements associes a plusieurs comptes actifs de carte de services financiers, l'un des enregistrements de compte de carte de services financiers ayant un nom representant un detenteur de carte a des fins d'utilisation du compte, ce nom comportant un premier element choisi par le detenteur et un second element choisi par une tierce personne sans lien avec le detenteur de la carte. L'invention a egalement trait a une methode consistant a selectionner un premier element d'un nom de detenteur de carte pour un compte, devant apparaitre sur une carte de services financiers, s'il est emis une carte physique, et a accepter un choix, fait par une entite etrangere, d'un second element du nom du detenteur de la carte pour le compte, de sorte que, pour utiliser le compte, on fournira le premier element en remplacement d'un premier nom et le second element en remplacement d'un nom de famille. Cette invention porte egalement sur une autre methode relative a des services financiers comprenant une phase d'utilisation de la carte de services financiers pour faire un achat. Cette carte de services financiers porte un nom de detenteur de carte dont un premier element est choisi, lors d'une premiere operation de selection, par une personne sous le nom de laquelle la carte de services financiers est enregistree, et dont un second element est choisi, lors d'une seconde operation de selection, ce second element identifiant une entite autre que la personne susmentionnee.

Legal Status (Type, Date, Text)

Publication 20001109 A2 Without international search report and to be republished upon receipt of that report.
Examination 20001207 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description
Claims

English Abstract

...computer readable media, the database including records associated with a plurality of active financial services **card** accounts, one of the financial services **card** **account** records having a **name** representing a **cardholder** for purposes of using the **account**, the **name** having a **first part selected** by the **cardholder** and a **second part** selected by a second party unrelated to the **cardholder**. A financial services method is also disclosed involving selecting a first part of a

cardholder name for an **account** which would appear on a financial services **card** if a physical **card** is issued, accepting an unrelated entity's selection of a second part of the **cardholder name** for the **account** such that a use of the account will result in a provision of the **first part** in place of a first name and the **second part** in place of a surname. An additional financial services method is disclosed involving a using step for making a purchase with a financial services **card**, the financial services **card** including a **cardholder name** having a first part **selected** in a first selecting step by an individual in whose **name** the financial services **card** is registered, and a second part **selected** in a second selecting step, the second part...

Detailed Description

... services card account records has a name representing a cardholder for purposes of using the **account**. The **name** has a **first part selected** by the **cardholder** and a **second part** selected by a second party unrelated to the **cardholder**.

In general. in a fourth aspect. the invention features a method of administering financial services...

Claim

... services card account records having a name representing a cardholder for purposes of using the **account**. the **name** having a **first part selected** by the **cardholder** and a **second part** selected by a second party unrelated to the **cardholder**.

25. The apparatus of claim 24 further comprising:

a pointer associated with an active database...

...entity that makes payment cards available to its customers.

35. A method comprising:

adding a **cardholder name** to a financial services **card**. the **cardholder name** comprising at least **two parts**. a first part being an **identifier selected** by a **cardholder** who will receive the financial services **card** and a second part being characters **selected** by an entity **other** than the **cardholder** the **first** and **second parts** together substituting for an actual name of the cardholder; and providing the financial services **card** containing the cardholder name for ultimate delivery to the cardholder.

36. The method of claim...

...wherein the imprinting comprises rendering the cardholder name in ink on a surface of the **card**.

38. The method of claim 36 wherein the imprinting comprises one of raising or lowering characters relative to a surface of the **card**.

9.

A method of administering financial services **card** accounts comprising:

registering a financial services account in a cardholder name, the cardholder name comprising a **first part**. related to the cardholder. and a **second part**.

identifying a party unrelated to the cardholder.

40. The method of claim 39 further comprising...

17/5,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00592217

A COMMUNICATION SYSTEM ARCHITECTURE
ARCHITECTURE D'UN SYSTEME DE COMMUNICATION

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ELLIOTT Isaac K
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SCHRAGE Bruce
BAXTER Craig A
ATKINSON Wesley
KNOSTMAN Chuck
CHEN Bing
VANDERSLUIS Kristan

Inventor(s):

JUN Fang, JUN, Fang , ,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9834391 A2 19980806

Application: WO 98US1868 19980203 (PCT/WO US9801868)

Priority Application: US 97794555 19970203; US 97794114 19970203; US

97794689 19970203; US 97807130 19970210; US 97798208 19970210; US

97795270 19970210; US 97797964 19970210; US 97800243 19970210; US

97798350 19970210; US 97797445 19970210; US 97797360 19970210

Designated States: AU CA GM GW ID JP MX AT BE CH DE DK ES FI FR GB GR IE IT
LU MC NL PT SE

Main International Patent Class: H04M-003/00;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 175822

English Abstract

A system and method for routing telephone calls, data and other multimedia information through a hybrid network which may include transfer of information across the internet. Profile information is utilized by the system throughout the media experience for routing, billing, monitoring, reporting and other media control functions. The system can include prioritized routing. The system can also facilitate callback sessions and present a display to a caller via a web page that includes status information pertaining to the callback session. Calls and callbacks can also be routed over the hybrid network. Through use of the system, users can manage more aspects of a network than previously possible, and may control network activities from a central site.

French Abstract

La presente invention a trait a un procede et a un systeme destines a acheminer des appels telephoniques, des donnees et d'autres informations multimedia a travers un reseau hybride qui peut inclure le transfert d'informations par Internet. Les informations de profil sont utilisees par le systeme pendant toute la vie du support, notamment pour

l'acheminement, la facturation, la surveillance, la transmission des donnees ainsi que pour d'autres fonctions de commande du support. Le systeme peut comprendre l'acheminement a priorite et peut egalement faciliter les sessions de rappels et presenter un affichage pour l'abonne demandeur via une page web qui renferme des informations d'etat en rapport avec la session de rappel. Les appels et les rappels peuvent egalement etre achemines a travers le reseau hybride. En employant ce systeme, les utilisateurs peuvent gerer beaucoup plus d'aspects relatifs au reseau qu'il n'etait possible auparavant, et peuvent aussi controler les activites du reseau depuis un site central.

Fulltext Availability:
Detailed Description

Detailed Description
... and management services.

Marketable services are the services purchased by our customers
Management services are **part** of the operation of the MCI network, and are not sold to customers.

The Service...

17/5,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00512690 **Image available**

COMMUNICATION SYSTEM AND METHOD

SYSTEME DE COMMUNICATION ET SON PROCEDE DE FONCTIONNEMENT

Patent Applicant/Assignee:

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HETHERINGTON William D
LINDSAY Charles L
JENSEN Ryan N

Inventor(s):

ANDERSON Gary B
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HETHERINGTON William D
LINDSAY Charles L
JENSEN Ryan N

Patent and Priority Information (Country, Number, Date):

Patent: WO 9713353 A1 19970410
Application: WO 96US15190 19960920 (PCT/WO US9615190)
Priority Application: US 95532466 19950922; US 96610193 19960304

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IL IS JP KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT
RO RU SD SE SG TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM AZ BY KG
KZ MD RU TJ TM CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN ML SN TD TG

Main International Patent Class: H04M-011/00;

International Patent Class: H04Q-007/00; H04J-003/00; H04J-003/02;

Publication Language: English

Fulltext Availability:
Detailed Description
Claims

Fulltext Word Count: 83141

English Abstract

A mobile communication system (101) having a layered architecture (401)

communicates user and signaling data (1105) among components of the communication system in the form of information elements which are encapsulated within packets (1005) which may be passed across one or more system interfaces (1401). The mobile communication system comprises mobile user stations (102), base stations (104), and base station controllers (105) and operates as a transparent data pipeline between application end users, such as a telephone service (126), connected at base station controllers (105) and mobile user stations (102). In a particular embodiment, the interface between the base station (104) and the user stations (102) is a TDMA interface, and signaling traffic between the base station (104) and each of the user stations (102) is conducted in either a fast control traffic mode or a slow control traffic mode. In the fast control traffic mode, signaling messages are exchanged between the base station (104) and a user station (102) in a plurality of time slots (302) within a timespan of a single time frame (301); in the slow control traffic mode, signaling messages are exchanged between the base station (104) and a user station (102) in no more than a single time slot (302) within a timespan of a single time frame (301).

Japanese Abstract

L'invention concerne un systeme de communication mobile (101) a architecture en couches (401) l'echange de donnees d'utilisateur et de signalisation (1105) entre les differentes parties du systeme, sous la forme d'elements d'information ramasses dans des paquets (1005) et susceptibles d'etre transmis par une ou plusieurs interfaces (1401). Le systeme comprend des terminaux d'abonne (102), des stations de base (104) et des controleurs de station de base (105). Il fonctionne comme un "pipeline" de donnees transparentes entre les utilisateurs terminaux d'applications (par exemple, service telephonique (126)) relies aux controleurs de station de base (105) et aux terminaux d'abonnees du systeme mobile (102). Dans un mode de realisation particulier, l'interface entre la station de base (104) et les terminaux d'abonne (102) est une interface par acces multiple a repartition dans le temps (amrt), et le trafic de signalisation entre la station de base (104) et chacun des terminaux d'abonne (102) fait l'objet d'une regulation de trafic en mode rapide ou en mode lent. Le mode rapide permet d'echanger les messages de signalisation entre la station de base (104) et un terminal d'abonne (102) dans une pluralite d'intervalles de temps (302), a l'interieur d'une partie de trame de temps unique (301). Le mode lent permet d'echanger les messages de signalisation entre la station de base (104) et un terminal d'abonne (102) au plus dans un intervalle de temps unique (302), a l'interieur d'une partie de trame de temps unique (301).

Fulltext Availability:
Detailed Description

Detailed Description

... Wireless Unit with Two Spread Spectrum Frequency Bands," filed on June 7, 1995 in the **name** of inventors Robert C. Dixon et al.

Figure 3 is a diagram showing a timing...8

Cause 8

Registration Result 8

Code

SBT 120

< Total Bits Tn MSG> 160

Table 2 -22

CT-REL (Release Link) [MS-OTA < => BS-OTAI Information Element Length in Bits Message...Slot ID (IDrO:41)

Each Circuit Card will have a five bit card slot ID **number** which is **generated** on the back plane. This unique **card** slot number will be used by the Circuit **Card** to determine it's global bus address.

Global Memory MaD
The Global Address Bus is...

17/5,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00252179

STEREOLITHOGRAPHIC BEAM PROFILING
PROFILAGE DE FAISCEAU STEREOLITHOGRAPHIQUE

Patent Applicant/Assignee:

3D SYSTEMS INC

Inventor(s):

SPENCE Stuart Thomas

TARNOFF Harry

ALMQUIST Thomas

Patent and Priority Information (Country, Number, Date):

Patent: WO 8911085 A1 19891116

Application: WO 89US1559 19890417 (PCT/WO US8901559)

Priority Application: US 88182830 19880418; US 88268816 19881108; US
88268837 19881108; US 88268907 19881108; US 88269801 19881108

Designated States: JP KR

Main International Patent Class: G01J-001/00;

International Patent Class: G01B-011/14; B32B-001/10;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 243557

English Abstract

An apparatus and a method for profiling the intensity of a beam and thus measuring the overall intensity and power of a beam are disclosed that have particular use in stereolithography. A beam sensor (35) comprising a pinhole (45) in a plate (40) and a photodetector (55) behind the pinhole measures the intensity of portions of a beam (50) as the beam is moved over the beam sensor. Software associated mechanism for the beam so that the beam is shifted to find the pinhole and move across it in order to develop the intensity profile. The invention can be used to detect drift in the scanning mechanism, determine the focus of the beam, and predict the depth and width of photopolymer cured by the beam. A related apparatus and method for calibrating and normalizing a stereolithographic apparatus is described, and a related apparatus and method for correcting for drift in production of objects by stereolithography, is also described.

Japanese Abstract

On a mis au point un appareil et un procede permettant de profiler l'intensite d'un faisceau et ainsi de mesurer l'intensite et la puissance globales d'un faisceau, lesquels ont une utilisation particuliere en stereolithographie. Un capteur (35) de faisceau comprenant un trou d'epingle (45) situe dans une plaque (40) ainsi qu'un photodetecteur (55) situe derriere le trou d'epingle, mesure l'intensite de parties d'un faisceau (50) a mesure que l'on deplace le faisceau sur le capteur de faisceau. Le logiciel associe aux capteurs se trouvant dans un ordinateur, commande le mecanisme de balayage du faisceau de sorte que ledit faisceau est decale pour trouver le trou d'aiguille et se deplace au-dessus de ce dernier afin de mettre au point le profile d'intensite. On peut utiliser l'invention pour detecter la derive dans le mecanisme de balayage, determiner la focalisation du faisceau, et predire la

profondeur et la largeur de photopolymere durci par le faisceau. On a mis au point un appareil et un procede permettant de calibrer et de normaliser un appareil stereolithographique, ainsi qu'un appareil et un procede permettant de corriger la derive dans la production d'objets par stereolithographie.

Fulltext Availability:
Claims

Claim

... c. Repeat steps a and b to locate subassemblies and detail parts in the referenced **parts** list.
d. Order replacement. parts front the listed manufacturer in accordance with the instruct.".ons...for making a SUBSTITUTP q14E:ST M43 89/11085 Pcr/US89/01559

-34.104 particular **part** . It knows the working curves for difsferent materials, and it will select an appropriate Step...7800,FUF1,"SP511 5.2 Operating the Supervisor SUPER is the neme of the Version 2 **Part** -making Supervisor.

Version !,Is Supervisor was called SUPV and should no longer be used.

When...the wait period to expire, at which point SUPER will begin processing the next layer.

2 . You can press 1) to pause. When the wait period expires, SUPER will wait for...any other in maintaining the desired mil - accuracy. (The other machine will still run; the **parts** it makes may seem strange, however.) Think about, recalibrating if you move around STEREO.GEO... process... 1); GetTimeStamp; SUBSTITUTE SHEET

-34.332 StartTimeStamp := CurrentDate+1 '+CurrentTime; InitZTable; PartMake; writeln; SystemError('Part completed. '); writeln; writeln('Start Time: 1,StartTimeStamp); GetTimeStamp; writeln(I End Time: 1,CurrentDate + I...

17/5,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00251987

STEREOLITHOGRAPHIC CURL REDUCTION
REDUCTION DE PLISSEMENTS EN STEREOLITHOGRAPHIE

Patent Applicant/Assignee:

3D SYSTEMS INC

Inventor(s):

HULL Charles William

SPENCE Stuart T

LEWIS Charles W

VINSON Wayne B

FREED Wayne S

SMALLEY Dennis Rollette

Patent and Priority Information (Country, Number, Date):

Patent: WO 8910801 A1 19891116

Application: WO 89US1558 19890417 (PCT/WO US8901558)

Priority Application: US 88182823 19880418; US 89339246 19890417

Designated States: JP KR

Main International Patent Class: B05D-003/08;

International Patent Class: B29C-035/08;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 160476

English Abstract

An improved stereolithography system for generating a three-dimensional object by creating a cross-sectional pattern of the object to be formed at a selected surface (23) of a fluid medium (22) capable of altering its physical state in response to appropriate synergistic stimulation by impinging radiation, particle bombardment or chemical reaction, information defining the object being structurally specified to reduce curl, stress and distortion in the ultimately formed object, the successive adjacent laminae, representing corresponding successive adjacent cross-sections of the object, being automatically formed and integrated together to provide a step-wise laminar buildup of the desired object, whereby a three-dimensional object is formed and drawn from a substantially planar surface of the fluid medium during the forming process. A stereolithographic distortion known as curl is defined, and several techniques to eliminate or reduce curl are described, including dashed line, bent line, secondary structure, rivets, and multi-pass techniques.

Japanese Abstract

Un systeme ameliore de stereolithographie permet de former un objet tridimensionnel par generation d'un dessin reproduisant une section transversale de l'objet que l'on veut former a une surface selectionnee (23) d'un milieu fluide (22) capable d'alterer son etat physique en reponse a une stimulation synergetique appropriee par des rayonnements incidents, par un bombardement de particules ou par reaction chimique. Les informations qui definissent l'objet presentent une structure specifique qui permet de reduire les plissements, les contraintes et les distorsions de l'objet finalement forme. Les lamelles adjacentes successives qui representent des sections transversales adjacentes successives de l'objet sont automatiquement formees et integrees de facon a assurer la construction graduelle et lamellaire de l'objet tridimensionnel voulu. Un objet tridimensionnel est ainsi forme et tire d'une surface essentiellement plane du milieu liquide pendant le processus de faconnage. On definit une distorsion stereolithographique, appelee plissement, et plusieurs techniques qui servent a eliminer ou a reduire de tels plissements, par exemple des techniques a lignes interrompues courtes, a lignes courbes, a structures secondaires, a rivets et a passages multiples.

Fulltext Availability:

Claims

Claim

... SHEET

NWTO 8SVIO801 PCr/US89/01558

-82.22 3.3 CAD DESIGN FOR SLA-1 **PARTS** 3.3.1 How to Desian CAD Parts for SLA-1. A part must initially...item 2, for FTP.

FTP will prompt yousfor the Remote User Name. Type in the **name** of your user **account** . Then it will prompt you for your password. Type than it. If FTP can sign...SHEET

-82.127--

5.2 Operating the Supervisor

SUPER is the name of the Version 2 **Part** -Making Supervisor.

Version 1 Is Supervisor was called SUPV and should no longer be used...

```
test current-status,ls-open ;continue only if channel open jnz  
redraw-ctrl11 mov return-code ,err-not-open ret redraw-ctrl11:
```

```
test laser-control,block-mode ;and in block mode...
```

17/5,K/7 (Item 7 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00251613

CAD/CAM STEREOLITHOGRAPHIC DATA CONVERSION
CONVERSION DE DONNEES STEREOLITHOGRAPHIQUES CAD/CAM

Patent Applicant/Assignee:

3D SYSTEMS INC

Inventor(s):

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ALBERT David J
SMALLEY Dennis Rollette
HARLOW Richard A
STEINBERG Philip
TARNOFF Harry L
NGUYEN Hop D
LEWIS Charles Williams
VORGITCH Tom J
REMBA David Z

Patent and Priority Information (Country, Number, Date):

Patent: WO 8910256 A1 19891102

Application: WO 89US1561 19890417 (PCT/WO US8901561)

Priority Application: US 88182830 19880418; US 88269801 19881108; US
89331644 19890331

Designated States: JP KR

Main International Patent Class: B29C-067/24;

International Patent Class: G11C-013/02; B32B-001/10;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 414314

English Abstract

An improved stereolithography system for generating a three- dimensional object (30) by creating a cross-sectional pattern of the object to be formed at a selected surface (23) of a fluid medium (22) capable of altering its physical state in response to appropriate synergistic stimulation by impinging radiation, particle bombardment or chemical reaction, information defining the object being specially processed to reduce curl and distortion, and increase resolution, strength, accuracy, speed and economy of reproduction even for rather difficult object shapes, the successive adjacent laminae (30a, 30b, 30c), representing corresponding successive adjacent cross-sections of the object, being automatically formed and integrated together to provide a stepwise laminar buildup of the desired object, whereby a three- dimensional object is formed and drawn from a substantially planar surface of the fluid medium during the forming process. The conversion of CAD/CAM data descriptive of the object into stereolithographic data used to trace cross-sections of the object is described.

Japanese Abstract

L'invention concerne un systeme de stereolitographie ameliore permettant de generer un objet tridimensionnel (30) en creant une configuration en

coupe de l'objet a former au niveau d'une surface selectionnee (23) d'un milieu de fluide (22) pouvant modifier son etat physique en reponse a une stimulation synergetique appropriee par envoi d'une radiation, bombardement de particules ou reaction chimique, des informations definissant l'objet specialement traite pour reduire les ondulations et la distorsion et augmenter la resolution, la force, la precision, la vitesse et l'economie de reproduction meme pour des formes d'objets plutot difficiles, les couches adjacentes successives (30a, 30b, 30c) representant des sections adjacentes successives correspondantes de l'objet, lesquelles sont formees automatiquement et integrees pour creer l'objet par accumulation laminaire, de sorte qu'un objet tridimensionnel est forme et dessine a partir d'une surface sensiblement plane du milieu fluide pendant le processus de formation. La conversion de donnees CAD/CAM decrivant l'objet en donnees stereolitographiques utilisees pour tracer des sections de l'objet est decrite.

Fulltext Availability:

Claims

Claim

```
... i coordinate
  2 words - j
  2 words - k
  18 words Triangle Vertices
  2 words - xl )
  2 words - yl )-first vertex
  2 words - zl
  2 words - x2
  2 words - y2 )-second vertex...look-up table is as follows:
```

Comment Lines (optional)

SUBSTMJTE SHZr

```
-181.151 65,65,2 65 by 65 by 2 coordinates 102.34,134.56 correction
for (0,0) 101.23,123.45 correction for...MID$(A$,INSTR(A$,"")+1)) 273.15
abs temp NEXT I% CLOSE #1 Resist#(0) = 2 *Resist#(1) - Resist#(2)
Temp#(0) = 2*Temp#(1) - Temp#(2) ON ERROR GOTO 0...Val(k$) GOTO Displayla
ELSE IF k$< > u" THEN RETURN END IF GOTO Displaylb Option 2 : History
History2:
```

LOCATE 24,1,0

PRINT "(2) History of Beam Power & Profile"; CALL Center...

```
1)+XSP#(2)-XSensorPos#(1)-XSensorPos#(2) )/( 2*3,556 ) Imils Yoffs#=(
YSP#(1)+YSP#(2 )-YSensorPos#(1)-YSensorPos#(2) )/( 2*3,556 )
Xgain#=(XSP#(1)-XSP#(2) )/(XsensorPos#(1)-XSensorPos...
```

```
...YSP#(2))/(YSensorPos#(1)-YSensorPos# (2))-1*10000 CALL
Ranger(1,Xoffs#,"X") CALL Ranger(2 ,Xgain#,"x") CALL
Ranger(3,Yoffs#,11Y11) CALL Ranger(4,Ygain#,11y11) sensor%=1 'leave...mov
[di],ax to step-periods array
set-periods-next:
```

add si,2

add di,2

dec A

jnz set-periods-loop

set-periods-ski:

```
POP bx ;calc size of sp...88 Ver 2.50 BLOCK.ID looked for in /3DSYS too
1/22/88 Ver 2 .54 makes Range instead of Layer Control File as default
Layer control File made if...
```

?

?t20/5,k/all

20/5,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00829886 **Image available**

REGULATION OF GAMING SYSTEMS
REGULATION DE SYSTEMES DE JEU

Patent Applicant/Inventor:

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DONALD Ian Forbes, 21 Haldane Street, Beaumaris, VIC 3193, AU, AU
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200163439 A1 20010830 (WO 0163439)
Application: WO 2001AU182 20010222 (PCT/WO AU0100182)
Priority Application: AU 20005736 20000222; AU 20006149 20000309; WO
2000AU251 20000327

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/00**

International Patent Class: **G06F-155:00**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 14890

English Abstract

A system for regulating gambling and a smart card for use in the system which includes (a) identifying a person; (b) issuing a person with a smart card having clock means or clock reader means with the capability of determining a time period and having a purse associated with the clock or clock reader being able to limit an electronic value input and/or output from the purse on the smart card for a predefined period; (c) setting a maximum input and/or output limit for a predefined period; (d) providing one or more gaming venues having card readers able to interact with the smart cards; and (e) providing linkage to financial sources for electronically transferring verifiable funds to the smart card which are able to be selectively transferred to a gaming venue when the user wishes to undertake a gambling activity; whereby the person can use the smart card to undertake gambling at regulated gambling establishments and have the total amount of accessible funds limited throughout all the regulated gambling establishments for a set period.

French Abstract

L'invention concerne un systeme de regulation du jeu et une carte intelligente a utiliser dans le systeme qui a pour mission (a) d'identifier une personne; (b) de doter une personne d'une carte

intelligente ayant une horloge ou un lecteur d'horloge pouvant determiner une duree de temps et ayant un porte-monnaie electronique associe a l'horloge ou au lecteur permettant de limiter l'entree et/ou sortie d'une valeur electronique du porte-monnaie que contient la carte sur une periode predefinie; (c) de definir une limite d'entree et/ou sortie maximale sur une periode predeterminee; (d) de proposer un ou plusieurs sites de jeu dotes de lecteurs de carte capables d'interagir avec les cartes intelligentes et (e) d'assurer une liaison aux sources financieres afin d'effectuer un transfert electronique de fonds verifiables sur la carte intelligente susceptibles d'etre transferees selectivement a un site de jeu sur demande de l'utilisateur, notamment lorsqu'il souhaite commencer un jeu. La personne peut utiliser la carte pour jouer dans des etablissements de jeu et peut limiter la quantite totale de fonds auxquels les etablissement en question ont acces sur une periode definie.

Legal Status (Type, Date, Text)

Publication 20010830 A1 With international search report.

Main International Patent Class: **G06F-017/00**

International Patent Class: **G06F-155:00**

Fulltext Availability:

Detailed Description

Detailed Description

... a required task.

Currently applications exist for processing many different types of tasks on smart **cards** . To ensure consistency and flexibility. the operating software ensures application can be adapted and changed whilst the **cards** are in the possession of **cardholder** . **Selection** of an open" platform ensures the application set is flexible and adaptable to the changing requirement of each Industry. Recently. the ACT Government in conjunction with **other** State Governments **selected** MULTOS as the platform of choice for multi application smart **cards** in Australia. Application sets within an "open" platform are available from existing smart **card** industry developers and could include such applications as:

SecureID - Used to store Identification details (Selection...

20/5,K/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00822274 **Image available**

CREDIT CARD BILLING SYSTEM FOR IDENTIFYING EXPENDITURES ON A CREDIT CARD ACCOUNT

SYSTEME DE FACTURATION PAR CARTE DE CREDIT PERMETTANT D'IDENTIFIER DES DEPENSE SUR UN COMPTE-CARTE

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200155906 A1 20010802 (WO 0155906)

Application: WO 2001US1701 20010118 (PCT/WO US0101701)

Priority Application: US 2000487925 20000119

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/30**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7199

English Abstract

A data processing system and method are provided for allocating all expenditures (10), accrued interest (9) attributable to each expenditure, and payments made by respective credit cardholders (11A), to sub-accounts specifically designated by the cardholder. In a preferred embodiment, at the time of each expenditure, the cardholder electronically enters the sub-account to which the expenditure is to be allocated with the use of an electronic device having a keypad and display. The data processing system allocates to each designated sub-account all expenditures specified, as well as all interest charges that accrue as to each designated sub-account to which the interest charges are attributable. The data processing system further allocates payments made by the cardholder to the designated sub-account(s) according to the cardholder's instructions and calculates interest charges allocable to each designated sub-account as adjusted after each payment. The data processing system also tracks and calculates all expenditures and payments on a cumulative basis.

French Abstract

Cette invention concerne un systeme et une methode de traitement de donnees qui permet de ventiler toutes les depenses (10), les interets courus (9) pour chaque depense, et les paiements faits par les titulaires de cartes de credits (11A) correspondants sur des comptes auxiliaires designes specifiquement par le titulaire de la carte de credit. Selon un mode de realisation prefere, au moment ou la depense est encourue, le titulaire de la carte accede au moyen d'un dispositif electronique avec clavier et affichage au compte auxiliaire sur lequel la depense en question doit etre imputee. Le systeme de traitement de donnees impute a chaque compte auxiliaire l'ensemble des depenses specifiees ainsi que toutes les frais d'interet qui courent pour chaque compte secondaire designe pouvant faire l'objet de tels frais. De plus, ce systeme ventile les paiements fait par le titulaire de la carte sur les comptes auxiliaires designes conformement aux instructions donnees par le titulaire de la carte et calcule les frais d'interet pour chacun de ces comptes, ajustes apres chaque paiement. En outre, le systeme suit et calcule l'ensemble des depenses et des depenses sur une base cumulative.

Legal Status (Type, Date, Text)

Publication 20010802 A1 With international search report.

Main International Patent Class: **G06F-017/30**

Fulltext Availability:

Detailed Description

Detailed Description

... of information from the point of purchase in the credit card billing system, wherein the **cardholder** 's account number and **designated** sub-account, along with **other** information, are transmitted to a processing center of the credit **card** billing system to allocate all

charges and interest attributable to charges to the sub-account specifically **designated** by the **cardholder** ; Figure 5 depicts an overview of the flow of information from the cardholder in the credit **card** billing system to allocate all payments by the **cardholder** to the sub-accounts specifically **designated** by the **cardholder** ; Figure 6 is a front perspective view of an electronic wallet device for use in...
...with one preferred embodiment thereof, wherein the electronic wallet device includes means for entering the **designated** sub account by the **cardholder** for storage on the cardholder's credit **card** and subsequent reading thereof by an electronic reader device at the point of purchase.

Like...the smart card 50 and then presents the smart card to the merchant 19. The **designated** sub-account, and **other** pertinent information, is presented by the smart **card** 50 in a machine-readable form. The merchant 19 places the smart **card** 50 in a reader device 22 which reads the **designated** sub-account, along with **other** pertinent information, and transmits the information to the **card** issuer or other processing location 24 where an integrated software package allocates all expenditures and interest accruals for each credit **card** account in accordance with the sub-accounts specified, ...Alternatively, the cardholder 20 may be provided with a reader device 22 for reading the **designated** sub account and **other** information from the smart **card** 50 and transmitting the **designated** sub-account and **other** information to the processing location 24. This is particularly useful for e-commerce (i.e...)

...transactions, such as those which are carried out on the internet. In this instance, the **card** reader device 22 may include a peripheral device connected to a personal **computer** for reading the **designated** sub account and **other** pertinent information stored on the smart **card** . In another example, the **card** reader device 22 might be a stand-alone terminal operated by either the cardholder 20...alternative, not depicted, is for the cardholder to electronically transmit payment to the credit card **issuer** accompanied by instructions **designating** the particular sub-accounts paid.

The computer system and software is configured so that cumulative...

20/5,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00818600 **Image available**

**METHOD AND APPARATUS FOR COLLECTING AND CATEGORIZING DATA AT A TERMINAL
PROCEDE ET APPAREIL DE COLLECTE ET DE CLASSIFICATION DE DONNEES A UN
TERMINAL**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

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GOLDEN Andrew P, Apartment 2A, 444 Bedford Street, Stanford, CT 06901, US

Ginger Roberts - Search Report

, US (Residence), US (Nationality), (Designated only for: US)
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200152088 A2 20010719 (WO 0152088)

Application: WO 2001US1100 20010111 (PCT/WO US0101100)

Priority Application: US 2000175723 20000112; US 2000609931 20000630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/00**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13293

English Abstract

A method and system for collecting and categorizing survey data includes receiving customer information from a customer. A query is identified based at least in part on the customer information. The query is output for presentation to the customer. In one embodiment, the query is presented to the customer by prompting an employee, such as a clerk at a point-of-sale terminal, to verbally present the question to the customer. A customer response to the query is then received. The request from the customer may be, e.g., a request to purchase one or more products or it may be a request for assistance or information. The customer response is then captured and analyzed.

French Abstract

L'invention concerne un procede et un systeme de collecte et de classification de donnees d'un sondage, comportant la reception d'informations sur des clients provenant de clients. Une demande est identifiee au moins, en partie sur la base des informations clients. Cette demande est produite en vue d'etre presentee au client. Dans l'un des modes de realisation, la demande est presentee au client par l'intermediaire d'un membre du personnel, un commis a un terminal de point de vente par exemple, afin de presenter verbalement la question au client. Ensuite, la reaction du client a cette demande est notee. La demande emanant du client peut etre, par exemple, une demande d'achat d'un ou plusieurs produits ou alors cette demande peut etre un conseil ou une information. La reaction du client est ensuite enregistree et analysee.

Legal Status (Type, Date, Text)

Publication 20010719 A2 Without international search report and to be
republished upon receipt of that report.

Main International Patent Class: **G06F-017/00**

Fulltext Availability:

Detailed Description

Detailed Description

... the customer information received at 702 includes information identifying the customer as a frequent shopper **card holder**, a question may be **selected** from the survey question database 300 which is appropriate for frequent shoppers. As another example...

...For example, several survey questions in the database may be appropriate for frequent shoppers. To **select** among the suitable questions, **other** conditions or factors may need to be considered. For example, the question 304 may be...

20/5,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00799835 **Image available**

FINANCIAL TRANSACTION SYSTEM
SYSTEME DE TRANSACTION FINANCIERE

Patent Applicant/Inventor:

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Legal Representative:

TAGLIAFERRI Daniel D (et al) (agent), Townsend and Townsend and Crew LLP,
Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200133404 A1 20010510 (WO 0133404)

Application: WO 2000US30532 20001101 (PCT/WO US0030532)

Priority Application: US 99162651 19991101; US 2000174299 20000103

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/00**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13238

English Abstract

A financial transaction system is disclosed. The present invention includes a method for performing a financial transaction, wherein a cardholder (204) makes a purchase from a merchant (206) using credit established at a financial institution. The method begins when the merchant transmits a merchant offer including merchant information about the purchase to the cardholder. The cardholder transmits the merchant information along with the cardholder information to the financial institution. The financial institution then transmits payment for the purchase to a merchant account and sends a payment notification to the merchant indicating that payment for the purchase has been made and that the merchant offer has been accepted.

French Abstract

L'invention concerne un systeme de transaction financiere, et un procede permettant d'effectuer une transaction financiere dans laquelle un titulaire de carte (204) effectue un achat chez un commercant (206) en utilisant un credit etabli dans une institution financiere. Le procede

commence lorsque le commerçant transmet une offre comportant des informations sur l'achat au titulaire de la carte. Ledit titulaire de carte transmet les informations du commerçant ainsi que les informations le concernant a une institution financière. Cette institution financière transmet ensuite le paiement de l'achat au compte du commerçant, et envoie une notification de paiement audit commerçant indiquant que le paiement de l'achat a été effectué, et que son offre a été acceptée.

Legal Status (Type, Date, Text)

Publication 20010510 A1 With international search report.

Publication 20010510 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20010823 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: **G06F-017/00**

Fulltext Availability:

Detailed Description

Detailed Description

... via payment notification 1526. The amount charged for each shipment is calculated based on the **cardholder** 's address, level of service **selected** and any **other** shipping rules that may apply at the time. The shipper notifies the cardholder (included in...

...the cardholder to facilitate the delivery of the purchased goods to the cardholder. After the **card** company sends the payment notifications to the merchant and the shipper, a confirmation 1526 is...resources to be available for reward programs.

Age Verification and Account limits

If the card **company** **chooses** to it can implement an age verification system with the CardFort registration process. This is...

...user ID. As a result, purchases can be checked for age verification before being approved. **Cardholders** can have different user IDs **assigned** to their children, so that attempted purchases from ...fail. The same system of multiple user IDs applies to creating account limits for IDs **assigned** to children, or for example, **company** employees.

Merchant Selection

The card **company** can **choose** to register some merchants and not others based on its policies. Merchants who are appropriate...

20/5,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00788853 **Image available**

A METHOD FOR THE SECURE TRANSFER OF PAYMENTS

PROCEDE DE TRANSFERT DE PAIEMENTS SECURISE

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, IE (Residence), IE (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200122374 A1 20010329 (WO 0122374)

Application: WO 2000IE101 20000907 (PCT/WO IE0000101)

Priority Application: EP 99650088 19990922; US 2000200672 20000428; US
2000567975 20000510

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DE
(utility model) DK DK (utility model) DM EE ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

International Patent Class: G07F-007/08; **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 17275

English Abstract

A method for the secure transfer of payments over a network sales system. The system includes a plurality of card holder computers (4), a card issuer computer (6), merchant computers (3) and at least one merchant payment acquirer computer (11). Card holder account details are stored in a secure database (7) by the card issuer computer (6). When a card holder (4a) wishes to make a transaction with a merchant computer (3) the card holder computer establishes communication with the card issuer computer (6) and the card holder (4a) must enter a password or PIN number to his or her account. The transaction is authorised by the card issuer computer (5) which authorisation is transmitted either directly to the merchant computer (3) or indirectly through the merchant payment acquirer company (11). Important aspects of the invention are that (a) a card holder's payment account number is permanent and is used repeatedly for many successive transactions; and (b) for each transaction there is a dedicated communications channel between the card holder computer (4) and the merchant computer (3) into which the card issuer computer (5) can write account information.

French Abstract

L'invention concerne un procede permettant des transferts de paiement securises sur un systeme de vente en reseau. Le systeme comporte plusieurs ordinateurs (4) detenteurs de cartes, un ordinateur emetteur de cartes (6), des ordinateurs vendeurs (3) et au moins un ordinateur acquereur de paiements des ventes (11). Des details de compte de detenteurs de cartes sont stockes dans une base de donnees securisee (7) par l'ordinateur emetteur de cartes (6). Lorsqu'un detenteur de carte (4a) souhaite effectuer une transaction avec un ordinateur vendeur (3), l'ordinateur detenteur de cartes etablit une communication avec l'ordinateur emetteur de cartes (6), puis le detenteur de la carte (4a) doit saisir son mot de passe ou le NIP de son compte. La transaction est autorisee par l'ordinateur emetteur de cartes (5), autorisation ensuite transmise soit directement a l'ordinateur vendeur (3) soit indirectement par l'intermediaire de la compagnie beneficiaire du paiement des ventes (11). L'invention se caracterise par les aspects importants suivants : a) le numero de compte du detenteur de carte relatif au paiement est

permanent et utilise a maintes reprises au cours de nombreuses transactions et b) chaque transaction se voit allouer un canal de communications consacre entre l'ordinateur detenteur de cartes (4) et l'ordinateur vendeur (3) dans lequel l'ordinateur emetteur de cartes (5) peut inscrire des informations relatives au compte.

Legal Status (Type, Date, Text)

Publication 20010329 A1 With international search report.

Publication 20010329 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20010614 Request for preliminary examination prior to end of 19th month from priority date

...International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... ezCard. The minimal information to subsequently initiate ezCard is all that is stored on the **card holder computer**. **Cardholder chooses** a personal password, or has one assigned depending on the policies imposed by the issuer...

20/5,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00781967 **Image available**

ELECTRONIC FUNDS DISBURSEMENT SYSTEM AND METHOD

PROCEDE ET SYSTEME ELECTRONIQUES DE DEBOURSEMENT DE FONDS

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200115101 A1 20010301 (WO 0115101)

Application: WO 2000US20145 20000724 (PCT/WO US0020145)

Priority Application: US 99150434 19990824; US 99457281 19991208

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

International Patent Class: **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11089

English Abstract

A system and method for electronically disbursing funds is provided in which no paper documentation need be completed or analyzed by the account holder, system provider or owner of the funding account. The system and method allows a user to create and maintain accounts in which there is at least one user computer and a distribution processor. The user computer generates account configuration data for at least one account. For each account, the account configuration data includes the designation of one of a plurality of account types and the designation of one or more predetermined account attributes corresponding to the designated one of the plurality of account types. The distribution processor receives the generated account configuration data from the user computer and causes an account to be created in which the account has parameters corresponding to the received account configuration data.

French Abstract

L'invention concerne un systeme et un procede permettant de debourser electroniquement des fonds. Selon lesdits systeme et procede, le titulaire du compte, le fournisseur de systemes ou le proprietaire du compte de financement ne sont tenus de remplir ou d'analyser des documents papiers. Lesdits systeme et procede permettent a un utilisateur de creer et d'entretenir des comptes, ils comprennent au moins un ordinateur d'utilisateur et un processeur de distribution. Ledit ordinateur genere des donnees de configuration de compte pour au moins un compte. Pour chaque compte, ces donnees contiennent la designation d'un des types de comptes et celle d'au moins un des attributs predetermines de compte correspondant a un type de comptes designe. Le processeur de distribution recoit les donnees de configuration de comptes a partir de l'ordinateur de l'utilisateur et entraine la creation d'un compte qui possede des parametres correspondant aux donnees recues de configuration de compte.

Legal Status (Type, Date, Text)

Publication 20010301 A1 With international search report.

Claim Mod 20010628 Later publication of amended claims under Article 19 received: 20010212

Republication 20010628 A1 With international search report.

Republication 20010628 A1 With amended claims.

Examination 20010823 Request for preliminary examination prior to end of 19th month from priority date

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... either via communication network 8, link 14 or by electronic media.

The account configuration data **generated** by user **computer** 4 includes the **designated card** account type and the designation of one or more predetermined account attributes corresponding to the designated **card** account type. The data corresponding to the designated predetermined account attributes includes an indication of the particular options selected for that attribute. For example, the user may designate **card** account type as a payroll type, as a permanent account type, whose account structure is normal and which is funded by electronic funds transfer. The **card** issue type may be designated as a permanent **card** opened and maintained on-line via communication network 8 whose account balance and transaction reporting...

...in which checks should be issued, a system generated PIN established,

and mailed with the **card** to the **card** holder's home address, and in which the **card holder** account statement is **generated** at the normal default frequency. Of course, many combinations and permutations of account attribute designations...number for a created card account, updating personal information, i.e., indicative information, for a **card holder**, deleting a **card** account, **selecting** a PIC and requesting a report. The selection of any of these maintenance options causes user **computer** 4 to **generate** created **card** account maintenance data and to transmit this data to distribution processor 6.

Upon selecting the...

20/5,K/7 (Item 7 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00777012

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A JAVA BASED E-COMMERCE ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A UNE ARCHITECTURE DE COMMERCE ELECTRONIQUE BASEE SUR JAVA

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200109721 A2 20010208 (WO 0109721)

Application: WO 2000US20561 20000728 (PCT/WO US0020561)

Priority Application: US 99364531 19990730

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-009/46**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 133442

English Abstract

A system, method and article of manufacture are provided for providing an interface between a first server and a second server with a proxy component situated therebetween. Initially, a request for a business object is identified by an application on the first server. The first server is then connected to the second server. Next, selection criteria from the first server is transmitted to the second server. In response to the selection criteria, the first server receives a first recordset and a second recordset from the second server. Business data is included in the first recordset and result codes are included in the second recordset. The first and second recordsets are mapped to the business object and the

business object is sent to the application on the first server.

French Abstract

L'invention concerne un systeme, un procede et un article manufacture destines a fournir une interface entre un premier et un second serveurs avec, entre les deux, un composant mandataire. A l'origine, une demande d'objet commercial est identifiee par une application sur le premier serveur, lequel est alors relie au second serveur. Puis, des criteres de selection sont transmis du premier au second serveurs. En reponse aux criteres de selection, le premier serveur recoit du second serveur un premier puis un second ensembles d'articles. Des donnees commerciales sont incluses dans le premier ensemble d'articles et des codes de resultats dans le second ensemble d'articles. Une correspondance est etablie entre les premier et second ensembles d'articles et l'objet commercial, lequel est envoye a l'application sur le premier serveur.

Legal Status (Type, Date, Text)

Publication 20010208 A2 Without international search report and to be republished upon receipt of that report.

Main International Patent Class: **G06F-009/46**

Fulltext Availability:

Detailed Description

Detailed Description

... transaction preserve invariant properties.

A transaction is isolated; its intermediate states are not visible to **other** transactions. Transactions appear to execute serially, even if they are performed concurrently.

A transaction is...a Dr. Watson error on Java.exe, set the display from to 256 colors. SQLPlus, **Select** Add New Service, and supply a service name e.g. Oracle "RETA1" Navigator or Select...

20/5,K/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00757906

**SUPPLYING GREETING CARDS AND GIFT CARDS OVER A GLOBAL COMPUTER NETWORK
ACHEMINEMENT DE CARTES DE VOEUX ET DE CARTES-PRIMES A TRAVERS UN RESEAU
INFORMATIQUE MONDIAL**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200070517 A2 20001123 (WO 0070517)
Application: WO 2000US12036 20000504 (PCT/WO US0012036)
Priority Application: US 99310104 19990512; US 99419874 19991015

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/60**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 9880

English Abstract

A wide range (e.g. global) computer network provides for the ordering of greeting cards from a plurality of remote terminals each including a monitor and selector. When access to a central server is obtained using the remote terminals, options for selection by the accessing terminals are displayed on the terminal monitors including greeting card image, message, card personalization, recipient address, payment, gift card, and like options. In response to selections made by the accessing terminal a plurality of multi-color physical greeting cards, with imaged graphics and text, are printed at a central imaging facility and the greeting cards are physically transmitted (e.g. mailed) to the appropriate respective recipient addresses that were selected. Production of the greeting card, and a selected accompanying gift card, is preferably made utilizing a continuous web of paper, or sheet, by merging variable templates with variable text data and ripped graphic images, in a continuous process in which layouts, graphic images, and texts change independently from card to card as the plurality of cards are sequentially produced in the same continuous process. The gift cards may be paper, plastic, personalized, and/or with magnetic strip and RF technology encoded data/information, typically with one or both faces of a paper card laminated with transparent plastic.

French Abstract

Selon cette invention, un reseau informatique etendu tel qu'un reseau mondial permet de commander des cartes de voeux aupres de plusieurs terminaux distants donc chacun comprend un moniteur et un selecteur. Lorsque l'accès au serveur central se fait a partir de terminaux distants, les options selectionnables depuis les terminaux accedant au serveur sont affichees sur les moniteurs des terminaux; elles comprennent l'image de la carte de voeux, un message, des elements personnalises de la carte, l'adresse du destinataire, le mode de paiement, une carte-prime et des options similaires. En reponse aux choix operes depuis le terminal accedant au serveur, plusieurs cartes de voeux multicolores comportant des graphismes et du texte sont imprimees au bureau central de production d'images; ces cartes de voeux sont ensuite envoyees physiquement (p.ex., par la poste) aux adresses correspondantes des destinataires selectionnes. On produit la carte de voeux et la carte-prime qui l'accompagne au moyen d'une bande ou d'une feuille de papier continue, en fusionnant des modeles variables avec des donnees de texte variables et des images graphiques detachees, et ce dans le cadre d'un processus continu au cours duquel les mises en page, les images graphiques et les textes changent d'une carte a l'autre de facon independante a mesure que plusieurs cartes sont produites sequentiellement lors d'un seul et meme processus continu. Les cartes de voeux peuvent etre en papier ou en plastique, elles peuvent etre personnalisees et/ou comporter une bande magnetique et des informations/donnees codees au moyen d'une technologie HF, une des faces de la carte ou les deux etant generalement laminees dans du plastique transparent.

Legal Status (Type, Date, Text)

Publication 20001123 A2 Without international search report and to be
republished upon receipt of that report.

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... to artist / vendor services Artist registration/login (this service is
available to graphic artists, 0 **assign** user **name** /password poets or
card vendors wishing to include 0 artists **name** /address/bio their **card**
designs on this site) 0 **select** and accepted payment arrangement, e.g.
fixed price, royalty 0 payment data 0 login to upload area Maintain
artist / vendor profile On-line **business** agreement with the **Select**
and accept the conditions of participating artist/poet/vendor. This will
providing images through the...

20/5,K/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00743929 **Image available**

DOT COM BUSINESS CARD

CARTE DE VISITE .COM

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200057298 A2 20000928 (WO 0057298)

Application: WO 2000US40073 20000317 (PCT/WO US0040073)

Priority Application: US 99125107 19990319

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/00**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7327

English Abstract

An apparatus and method for providing a single page web site is
presented. A list of one or more domain names is displayed. Each domain
name has either an associated link for purchasing a web page or an
associated link for managing the web page. Information is stored
indicating that a web page is associated with a selected domain name
based on a determination that a link is selected for purchasing the
associated web page. If a link is selected for managing the associated

web page, then a customer is directed to a web page or web site for editing the associated web page.

French Abstract

L'invention concerne un appareil et un procede destines a fournir un site Web a page unique. Une liste d'un ou de plusieurs noms de domaine est affichee. Chaque nom de domaine presente, soit une liaison associee pour realiser une operation commerciale concernant une page Web, soit une liaison associee pour la gestion d'une page Web. Une information est memorisee, indiquant qu'une page Web est associee a un nom de domaine selectionne, base sur une determination qu'une liaison est selectionnee pour realiser l'operation commerciale sur la page Web associee. Si une liaison est selectionnee pour la gestion de la page Web associee, un client est alors oriente vers une page Web ou un site Web pour l'edition de la page Web associee.

Legal Status (Type, Date, Text)

Publication	20000928	A2 Without international search report and to be republished upon receipt of that report.
Search Rpt	20001228	Late publication of international search report
Examination	20010201	Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: **G06F-017/00**

Fulltext Availability:

Detailed Description

Detailed Description

... the web page resident at business card web server 122, customer 102 may manage a **business card** for the **selected** domain **name** in a manner **selected** by customer 102. This web page includes various tools that customer 102 may utilize to manage a **business card** , For example, the page may provide tools that allow customer 102 to create a new **business card** , edit an existing **business card** , preview a **business card** , publish a **business card** , and disable a **business card** . Creating a new **business card** or editing an existing **business card** may involve **selecting** a **business card** template, **selecting** a background color for the **business card** , **selecting** font, **selecting** effects, etc. Previewing a **business card** allows customer 102 to view the **business card** as displayed to a user when the user accesses the web address (e.g., domain name) associated with the **business card** . Publishing a **business card** uploads the **business card** created by customer 102 making it available to the public at the domain name associated with the **business card** . Disabling a **business card** allows customer 102 to turn off the **business card** associated with the domain name such that a default "Under Construction" page is displayed when a user accesses the domain name. Disabling does not delete the **business card** from **business card** database 124 so that customer 102 may go back and enable the **business card** at a later date if desired.

When customer 102 finishes managing the business card, customer...

20/5,K/10 (Item 10 from file: 349)

DIALOG(R) File 349:PCT Fulltext

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00712519 **Image available**

SYSTEM AND METHOD FOR USING A PREPAID CARD

SYSTEME ET PROCEDE D'UTILISATION D'UNE CARTE A PREPAIEMENT

Patent Applicant/Assignee:

MASTERCARD INTERNATIONAL INCORPORATED, MASTERCARD INTERNATIONAL

Ginger Roberts - Search Report

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MO 63366 , US
WIGGINS Janice, WIGGINS, Janice , 6 Douglas Lane, New Fairfield, CT 06812
, US
STANGLE Brian, STANGLE, Brian , 4 Douglas Lane, New Fairfield, CT 06812 ,
US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0025507 A1 20000504 (WO 200025507)
Application: WO 99US25157 19991027 (PCT/WO US9925157)
Priority Application: US 98181377 19981028

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM
AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: H04M-015/00;

International Patent Class: H04M-017/00; **G06F-017/00** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 14397

English Abstract

A system using a prepaid card includes card (100), card user (10), card issuer (102), sales agent (104), terminal (106), and prepaid card processing center (110). Issuer (102), which may be a bank, issues card (100) and provides it to agent (104) having terminal (106) connected to processing center (110). Agent (104) can also be an employer, a telephone service provider, or any commercial establishment. Card (100) can be obtained by card user (10) at a standalone terminal. Terminal (106) can be a POS terminal, a standalone terminal, an ATM, or other approved device. Processing center (110) is connected to terminals (106) preferably located all over the world via connection (108). Issuer (102), holds the funds corresponding to the amount on the prepaid card, is connected to processing center (110) via connection (112).

French Abstract

L'invention concerne un systeme utilisant une carte prepayee et qui comprend une carte (100), un utilisateur (10), un emetteur (102), un agent de ventes (104), un terminal (106) et un centre de traitement (110) des cartes a prepalement. L'emetteur (102), qui peut etre une banque, emit une carte (100) et la fournit a un agent de ventes (104) possedant un terminal (106) connecte au centre de traitement (110). L'agent (104) peut egalement etre un employeur, un prestataire de services telephoniques ou tout etablissement commercial. L'utilisateur (10) peut obtenir la carte (100) a un terminal autonome. Le terminal (106) peut etre un terminal point de vente, un terminal autonome, un guichet automatique bancaire (GAB), ou un autre dispositif approuve. Le centre de traitement (110) est relie aux terminaux (106), preferablement situes dans le monde entier, par une connexion (108). L'emetteur (102), qui detient les fonds correspondant au montant de la carte a prepalement, est relie au centre de traitement (110) par une connexion (112).

Legal Status (Type, Date, Text)

Examination 20010503 Request for preliminary examination prior to end of
19th month from priority date

International Patent Class: H04M-017/00; **G06F-017/00** ;

Fulltext Availability:

Detailed Description

Detailed Description

... on the card at any appropriate terminal connected to the PDC platform.

Also, unlike card-issuer activated **cards** whose PINs are **assigned** by the **issuer** and are thereafter unchangeable, the method of the present invention does **not** require the **cardholder** to accept the **issuer assigned** PIN, allows the **cardholder** to **select** a PIN, and allows a **cardholder** to change that PIN at any time after the initial selection.

The invention is also...

20/5,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00682008 **Image available**

METHOD, APPARATUS AND SYSTEM FOR SECURING CREDIT CARD TRANSACTIONS

PROCEDE, APPAREIL ET SYSTEME PERMETTANT DE SECURISER DES OPERATIONS SUR CARTE DE CREDIT

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9964956 A1 19991216

Application: WO 99IL302 19990607 (PCT/WO IL9900302)

Priority Application: IL 124861 19980611; US 98102052 19980928

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD

RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: **G06F-012/14** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 14816

English Abstract

An apparatus for securing credit card transactions is provided, the apparatus includes: a randomizing module (22) for providing a random number input; an encryption algorithm stored in the apparatus (24) for encrypting input data, the input including the random number and a constant number specific to a given credit card; a display device (32); a processing module (30) for processing the encryption algorithm and the input data to produce a verification number output. The verification number is decrypted and tested by an authorization computer to determine whether a given credit card transaction is to be authorized.

French Abstract

L'invention concerne un appareil permettant de securiser des operations sur carte de credit. Cet appareil comporte un module de transformation aleatoire (22) servant a fournir une entree de nombre aleatoire, un algorithme de codage stocke dans l'appareil (24) et servant a coder les donnees d'entree, l'entree comprenant le nombre aleatoire et un nombre constant specifique d'une carte de credit. Cet appareil comporte egalement un dispositif d'affichage (32) et un module de traitement (30) servant a traiter l'algorithme de codage ainsi que les donnees d'entree, de maniere a produire une sortie de nombre de verification. Ce dernier est decode et teste au moyen d'un ordinateur d'autorisation afin de determiner si une certaine operation sur carte de credit peut etre autorisee ou non.

Main International Patent Class: **G06F-012/14** ;

Fulltext Availability:

Detailed Description

Detailed Description

... limitations. First, the use of an encrypted-decrypted transaction sequence number is shared by all **card holders** and therefore the code **generated** for a specific **card** has no features specifically identifiable with that specific **card** . In **other** words, different **cards** **generate** identical codes, depending on the transaction sequence number. Second, collecting data about the veriffication codes...
...decryption algorithms, because there is no randomization involved.
Third, should a user conduct two credit **card** transactions in close time proximity, it is possible that due to the complexity and load...

20/5,K/12 (Item 12 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00637920 **Image available**

SYSTEM AND METHOD FOR INCENTIVE PROGRAMS AND AWARD FULFILLMENT
SYSTEME ET PROCEDE D'APPLICATION DE PROGRAMMES D'INCITATION ET D'OBTENTION
DE RECOMPENSE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9921103 A2 19990429

Application: WO 98US21765 19981015 (PCT/WO US9821765)

Priority Application: US 9763180 19971020; US 9767776 19971210; US
9840490 19980318

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW

ML MR NE SN TD TG

Main International Patent Class: **G06F-017/00** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 30776

English Abstract

A method and system for providing incentive programs over a computer network is provided in which a host may provide sponsoring companies with the capability to buy prepackaged or self-built incentive programs, offer such incentive programs to consumers, provide sponsoring companies and retailers with the capability to associate prizes with incentive programs, provide sponsoring companies, retailers and consumers with convenient fulfillment of prizes, and store and manipulate databases regarding all of the foregoing.

French Abstract

L'invention concerne un procede et un systeme d'application de programmes d'incitation dans un reseau informatique dans lequel un hote peut permettre a des compagnies de parrainage d'acheter des programmes d'incitation conditionnes a l'avance ou auto-generes; d'offrir ces programmes d'incitation a des consommateurs; de permettre a des compagnies de parrainage et a des revendeurs d'associer des recompenses aux programmes d'incitation; de proposer des recompenses interessantes a des compagnies de parrainage, des revendeurs et des consommateurs; et de memoriser et manipuler des bases de donnees contenant tout ce qui precede.

Main International Patent Class: **G06F-017/00** ;

Fulltext Availability:

Detailed Description

Detailed Description

... consumer joins the host system online. Upon registering online, by phone, by mail or by **other** means, a consumer file is **generated** and stored in the consumer database at a step 504. The consumer is assigned a ...

...in a step 5 10. Upon receipt and verification of the information the incentive firm **assigns** a consumer **account** number. The **name** address and **account** number of the consumer/member is forwarded to **card** issuer in a step 512 for encoding and embossing with an **assigned card** number. The **card issuer generates card** numbers and the incentive firm keeps a copy of the **card** numbers associated with particular members. While membership numbers are to be pen-nanent, a particular **card** number is associated with membership numbers. The electronic **card** I I is encoded and embossed at a step 514 and mailed to the consumer...

20/5,K/13 (Item 13 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00584401 **Image available**

SYSTEM AND METHOD FOR ADMINISTRATION OF AN INCENTIVE AWARD PROGRAM THROUGH USE OF CREDIT

SYSTEME ET PROCEDE POUR LA GESTION D'UN PROGRAMME D'INCITATION AU MOYEN DU CREDIT

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9828699 A1 19980702

Application: WO 97US10773 19970620 (PCT/WO US9710773)

Priority Application: US 96773683 19961224

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10099

English Abstract

A system and process to administer an incentive award program through the use of a zero-limit credit instrument. The present invention allows incentive program Participants to take advantage of any incentive program earnings as a pre-payment to their card accounts. The Participants in the incentive program are issued a credit card account with a zero credit limit. Upon rewarding of earnings in the incentive program, a monetary payment is issued to the Participant's credit card account (156). While the account's credit limit remains at zero, purchases (164) may be made by authorizing purchase transactions against an outstanding positive balance on the account. Such authorization then temporality lowers the outstanding balance until settlement and posting of the purchase transaction into the Participant's account, which then permanently downgrades the outstanding balance (166).

French Abstract

Système et procédé pour la gestion d'un programme d'incitation au moyen d'un instrument de crédit à limite zéro. Le système de l'invention permet aux participants au programme d'incitation de profiter de tout gain dudit programme, sous forme de paiement anticipé sur leur compte de carte. Un compte de carte de crédit à limite de crédit zéro est attribué aux participants au programme d'incitation. Lors de la remise des gains dans le cadre du programme d'incitation, un montant pécuniaire est versé sur le compte (156) de la carte de crédit du participant. Alors que la limite de crédit du compte reste à zéro, les achats (164) peuvent s'effectuer sur autorisation de transactions d'achat contre un solde excédentaire non compensé. Ladite autorisation réduit ensuite temporairement le solde excédentaire non compensé jusqu'à ce que la transaction d'achat ait été réalisée et reportée sur le compte du participant, ce qui entraîne la révision à la baisse du solde non compensé (166).

Main International Patent Class: **G06F-017/60** ;

Fulltext Availability:

Detailed Description

Detailed Description

... Client during preparation of the issuance invoicing.

Additionally, the Incentive Card Administration group processes a **computer** application to **generate** a **cardholder** account cancellation transaction record at 236 which is electronically transmitted to the Bank processor. The record at 238 with a cancelled status. The Incentive **Card** Administration group receives confirmation of the account cancellations during the account reconciliation process of FIG...

20/5,K/14 (Item 14 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00561073 **Image available**

SYSTEM AND METHOD FOR A TARGETED PAYMENT SYSTEM DISCOUNT PROGRAM
SYSTEME ET PROCEDE RELATIFS A UN PROGRAMME DE REMISES D'UN SYSTEME DE
PAIEMENTS CIBLES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9806050 A1 19980212

Application: WO 97US13588 19970731 (PCT/WO US9713588)

Priority Application: US 96690765 19960801

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FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60** ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 9441

English Abstract

A system and method for operating a computer based targeted payment system discount program. Consumer information from consumer payment system institutions is used to match qualified consumers to targeted merchant discount offers. Offers are automatically prioritized based on their expected value to consumers and consumers receive the highest priority offers for which they qualify. The default prioritization can be altered or overridden by the consumer's payment systems institution. Discounts are automatically applied during the processing of the qualifying purchase without the need for coupons or additional actions by either the merchant or consumer.

French Abstract

L'invention porte sur un systeme et un procede informatise de gestion d'un programme de remises permettant d'effectuer des paiements cibles. On utilise des informations sur les consommateurs fournies par des institutions responsable de systemes de paiement de consommateurs pour mettre en correspondance les consommateurs qualifies avec des offres de vente ciblees a prix reduit. Les offres sont automatiquement trieess par ordre de priorite en fonction de leur interet potentiel pour le consommateur, et le consommateur recoit des offres pour les produits en tete des priorites auxquels il peut pretendre. L'ordre de priorite par defaut peut etre modifie ou remplace par l'institution responsable du systeme de paiement des consommateurs. Des remises sont automatiquement appliquees lors d'un achat y donnant droit sans necessiter de coupons ou

de formalites additionnelles de la part du vendeur ou du consommateur.

Main International Patent Class: **G06F-017/60** ;

Fulltext Availability:

Detailed Description

Detailed Description

... the preference criteria specified by the issuer for that card group.

The first step in **assigning** offers to a **cardholder** is to determine the **Card** Group to which the ...Cardholder belongs. The matching engine then uses the Match File (1.2.18) and the **Card** Group Offers Table (1.3.14) assign offers from that **Card** Groups A I tier until a pre-set number of assignments have been (currently 10...

...B I depending on whether the issuer has chosen "Value" or "Preference" matching. If an **issuer chooses** "Value Matching" the tiers are ranked A1, A, 131, B, C1, C. If the **issuer chooses** "Preference Matching", the tiers are ranked A 1, B 1, C 1, A, B, C. Once a **cardholder** is **assigned** ten offers the engine moves on to the next cardholder. During this first pass, a counter is kept of the number of **cardholders assigned** an offer.

After all **cardholders** have been **assigned** ten offers, a second "fair share" assignment pass is made. Two critical factors create the...
...total number of cardholders assigned to each merchant offer is determined and stored in the **Issuer /Card** Group Offers Tables.

The **Assigned** Offers Summary File (1.7.3) is created containing one record for each merchant offer...

...library Fig. 1. 8 details the offer delivery system. In step 1.8. 10, the **Cardholder Selected** Offers File (1.7.5) is received into the statementing system each month. This file contains the cardholder account and the merchant offers that the **cardholder** will be delivered. The **Cardholder Selected** Offers File is then matched with the Overlay Library (1.3.13) which contains each...

...offer overlay in the Overlay Library is coded to match a unique merchant offer. Each **cardholder** record delivered in the **Cardholder Selected** Offers

?